

Jim F Donaldson LUTCF, Agent

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EXHIBIT 5
DATE 2/4/2011
Processing Insurance and # 215
Financial Services

02/01/2011

Steve White
3800 Blackwood Road
Bozeman, Mt 59718

Dear Steve:

I contacted our auto underwriting department and they stated that as a general rule, when a youth gets his driver's license suspended, the parents will have to sign exclusions on their auto policies. This means that the youth will have no coverage if he drives one of the vehicles and has an accident. If the parents refuse to sign the exclusions, their policies are cancelled at renewal. Exclusions generally stay on the vehicle for three years, even if the youth gets his license reinstated within the three year period. Inside that three year exclusion period, as a general rule, a youth would have to go to a high-risk insurance company to purchase insurance at a higher premium. Insurance companies do not stand in line to insure someone that has had a suspended license.

When licenses are suspended, a lot of people get hurt financially and may end up driving without insurance.

Very Respectfully,

A handwritten signature in cursive script that reads "Jim Donaldson".
Jim Donaldson, Agent